

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF VIRGINIA

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Todd**

First name

**Dillon**

Middle name

**Huband**

Last name and Suffix (Sr., Jr., II, III)

**Mary**

First name

**Anne**

Middle name

**Huband**

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-9349

xxx-xx-5354

Debtor 1 **Todd Dillon Huband**  
Debtor 2 **Mary Anne Huband**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

**5. Where you live**

**9101 Stony Point Parkway Apt. 1314  
Richmond, VA 23235**

Number, Street, City, State & ZIP Code

**Chesterfield**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Todd Dillon Huband**  
Debtor 2 **Mary Anne Huband**

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.  
☐ Yes.

District _____	When _____	Case number _____
District _____	When _____	Case number _____
District _____	When _____	Case number _____

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.  
☐ Yes.

Debtor _____	Relationship to you _____
District _____ When _____	Case number, if known _____
Debtor _____	Relationship to you _____
District _____ When _____	Case number, if known _____

11. **Do you rent your residence?** ☒ No. Go to line 12.  
☐ Yes. Has your landlord obtained an eviction judgment against you?

- ☐ No. Go to line 12.  
☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Todd Dillon Huband**  
Debtor 2 **Mary Anne Huband**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
Name of business, if any

\_\_\_\_\_  
Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

\_\_\_\_\_  
Number, Street, City, State & Zip Code

Debtor 1 **Todd Dillon Huband**  
Debtor 2 **Mary Anne Huband**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

## Part 6: Answer These Questions for Reporting Purposes

- ## Part 7: Sign Below

Executed on January 24, 2019  
MM / DD / YYYY

Debtor 1 **Todd Dillon Huband**  
Debtor 2 **Mary Anne Huband**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Roger Hurwitz**

Signature of Attorney for Debtor

Date

**January 24, 2019**

MM / DD / YYYY

**Roger Hurwitz**

Printed name

**UpRight Law PLLC**

Firm name

**PO Box 7849**

**Fredericksburg, VA 22404-7849**

Number, Street, City, State & ZIP Code

Contact phone **804-921-1787**

Email address

**notices@uprightlaw.com,  
rchurwitz@gmail.com**

**VSB 51016 VA**

Bar number & State

Ad Astra Recovery  
7330 West 33rd Street North  
Suite 118  
Wichita, KS 67205

Advance America  
6506 Hull St Rd  
Richmond, VA 23224

BCC Fin Management Serv  
PO Box 590067  
Fort Lauderdale, FL 33359-0067

Bon Secours  
PO Box 14099  
Belfast, ME 04915

Bon Secours  
ST. Francis Med Ctr  
13710 St Francis Blvd  
Midlothian, VA 23114

Bon Secours  
ST. Francis Med Ctr  
13710 St Francis Blvd  
Midlothian, VA 23114

Buford Rd Imaging LLC  
2612 Buford Rd  
Richmond, VA 23235-3422

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

CapitalOne  
PO Box 30285  
Salt Lake City, UT 84130-0285

Catherines/Comenity  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218



Central Credit Services LLC  
9550 Regency Square Boulevard  
Suite 500A  
Jacksonville, FL 32225

CG Services Limited Partnershi  
6330 Gulfton  
Houston, TX 77081

Check City  
2729-B West Broad Street  
Richmond, VA 23220

City of Richmond  
Div of Delinquent Collections  
Po Box 26505  
Richmond, VA 23261-6505

CJW Hospitals  
PO Box 13620  
Richmond, VA 23225-8620

Convergent Outsourcing, Inc.  
Attn: Bankruptcy  
Po Box 9004  
Renton, WA 98057

Cox Communications  
PO Box 1259  
Oaks, PA 19456

Credit Collection Services  
725 Canton St  
Norwood, MA 02062

Dell Financial Services LLC  
Attn: President/CEO  
Po Box 81577  
Austin, TX 78708

Dept of Ed / 582 / Nelnet  
Attn: Claims  
Po Box 82505  
Lincoln, NE 68501

Dept of Ed / 582 / Nelnet  
Attn: Claims  
Po Box 82505  
Lincoln, NE 68501

Dillards Card Srvs/Wells Fargo Bank Na  
Po Box 10347  
Des Moines, IA 50306

Eos Cca  
Attn: Bankruptcy  
Po Box 329  
Norwell, MA 02061

EOS CCA  
PO Box 981002  
Boston, MA 02298-1002

ERT Customer Care Ctr  
700 Port Centre Parkway  
Ste 2B  
Portsmouth, VA 23704-5901

FedLoan Servicing  
Attn: Bankruptcy  
Po Box 69184  
Harrisburg, PA 17106

FedLoan Servicing  
Attn: Bankruptcy  
Po Box 69184  
Harrisburg, PA 17106

First Virginia Financial Serv  
159 E. Belt Blvd  
Richmond, VA 23224

Global Lending Service  
Attn: Bankruptcy  
Po Box 10437  
Greenville, SC 29603

Int Med Asso of CHFLD  
PO Box 19000  
Belfast, ME 04915-4085

Internal Revenue Service  
400 N. 8th St Box 76  
Stop Room 898  
Richmond, VA 23219

Kohls/Capital One  
Kohls Credit  
Po Box 3120  
Milwaukee, WI 53201

Langley Federal Credit Union  
Attn: Bankruptcy  
721 Lakefront Commons  
Newport News, VA 23606

Linebarger Goggan & Sampson  
309 County Street  
Ste 201  
Portsmouth, VA 23704

Lockhart, Morris & Mont  
1401 N Central Expy Ste  
Richardson, TX 75080

Medicredit Inc  
PO Box 1629  
Maryland Heights, MO 63043-0629

Merrick Bank/CardWorks  
Attn: Bankruptcy  
Po Box 9201  
Old Bethpage, NY 11804

Midland Funding  
2365 Northside Dr Ste 300  
San Diego, CA 92108

Midlothian Behavioral Health A  
14410 Sommerville Ct  
Ste 101  
Midlothian, VA 23113-6813

MiraMed Revenue Group  
PO Box 56  
Linden, MI 48451-0536

Mobiloansllc  
P.O. Box 1409  
Marksville, LA 71351

NetCredit  
175 W. Jackson Blvd., Suite 1000  
Chicago, IL 60604

NEXTCARE  
2550 N. Thunderbird Cir  
Ste 123  
Mesa, AZ 85215-1217

NIC  
PO Box 30517  
Phoenix, AZ 85046

Nissan Motor Acceptance  
Attn: Bankruptcy Dept  
Po Box 660360  
Dallas, TX 75266

Nissan Motor Acceptance  
Attn: Bankruptcy Dept  
Po Box 660360  
Dallas, TX 75266

NPAS, INC  
PO Box 99400  
Louisville, KY 40269

Plain Green Loans  
Attn: Bankruptcy  
1900 Frost Rd Ste 100  
Bristol, PA 19007

Plain Green Loans  
Attn: Bankruptcy  
1900 Frost Rd Ste 100  
Bristol, PA 19007

Portfolio Recovery  
Po Box 41021  
Norfolk, VA 23541

Pulmonary Associates of Richmo  
PO Box 1870  
Cary, NC 27512-1870

Radiology Assoc of Richmond  
2602 Buford Rd  
Richmond, VA 23235

Receivable Management Inc  
7206 Hull Rd  
Ste 211  
Richmond, VA 23235

RGS Financial  
1700 Jay Ell Dr  
Ste 200  
Richardson, TX 75081

Second Round, LP  
Po Box 41955  
Austin, TX 78704

Shafer Law Firm  
2000 RiverEdge Parkway  
Suite 590  
Atlanta, GA 30328

Shafer Law Firm  
2000 RiverEdge Parkway  
Suite 590  
Atlanta, GA 30328

Southwest Credit Systems  
4120 International Parkway  
Suite 1100  
Carrollton, TX 75007

Synchrony Bank  
PO Box 965061  
Orlando, FL 32896-5061

United Consumers Inc  
Attn: Bankruptcy Dept  
Po Box 4466  
Woodbridge, VA 22192

Verizon Wireless  
500 Technology Drive  
Suite 550  
Saint Charles, MO 63304

Wakefield & Associates  
PO Box 50250  
Knoxville, TN 37950-0250